



CHILD CARE MICROENTERPRISE TOOLKIT

About the Child Care Microenterprise Project

The goal of the Child Care Bureau's Child Care Microenterprise project is to raise awareness in, and provide resources for, the child care community (i.e., Child Care and Development Fund State Administrators, child care resource and referral agencies, nonprofit organizations, government programs, and grantees) and the microenterprise development field (i.e., microenterprise organizations and micro-lenders) about small business and asset building opportunities for child care providers and aspiring or existing business owners. Increased focus in this area will help child care providers to start or improve their businesses and economic self-sufficiency; help programs improve their services, training, and assistance to child care providers; and improve the quality and supply of child care in communities.

The Child Care Microenterprise Program Directory

This is a directory of 85 organizations in 36 States, the District of Columbia, and Puerto Rico that either have experience serving child care providers and business owners and/or have established specific programs for this population. The programs are listed in alphabetical order by State, city, and then organization name. Contact information, Web site, geographic service area, and notes, such as “serve refugees” or “speak Spanish,” are included for each program. Contact each organization directly to find out about which services are offered and any eligibility requirements.

Examples of services include training classes, workshops, or one-on-one consulting on developing a child care business (i.e., business plans, licensing, marketing, recruiting, nutrition, finance and budgeting, taxes, and legal issues); peer support groups or mentoring opportunities for small businesses; access to funding assistance through mini-grants, micro-loans, or individual development accounts; financial literacy courses; licensing and accreditation assistance; and other child care and business support.

This directory was developed to be a resource for child care providers and business owners to locate microenterprise and asset building assistance and resources in their communities. (Also see the *Resources for Child Care Providers/Business Owners* section of this toolkit). It is also intended to help programs refer clients to—or form collaborations with—local organizations. (Also see the *Resources for Programs* section of this toolkit.)

This directory can be found on the Web at <http://nccic.acf.hhs.gov/poptopics/micro-directory.html>.

Microenterprise Resources for Child Care Providers/Business Owners

This series of resources was created for child care providers and business owners who want to accomplish any of the following:

- Gain business and financial literacy skills
- Start or improve a child care business
- Access funding opportunities
- Improve physical business infrastructure
- Save money for long-term assets, such as a house, education, or business
- Increase economic stability and self-sufficiency



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Resources for Child Care Providers/Business Owners Tip Sheet 1: Online and Local Business Resources features online and local resources, such as Web sites and publications; sample budgets, business plans, and parent handbooks; business trainings and development centers; mentoring opportunities; financial literacy courses; and funding ideas to help child care businesses, as well as small businesses in general. It can be accessed on the Web at <http://nccic.acf.hhs.gov/poptopics/micro-cc-tip1.html>.

Resources for Child Care Providers/Business Owners Tip Sheet 2: Individual Development Accounts is a fact sheet about individual development accounts (IDAs)—special savings accounts for people with low incomes to save their earned income, receive match money, and pay for business, homeownership, or education/training expenses—and how to find a program that offers IDAs in communities across the country. It can be accessed on the Web at <http://nccic.acf.hhs.gov/poptopics/micro-cc-tip2.html>.

Resources for Child Care Providers/Business Owners Tip Sheet 3: Micro-Loans is a fact sheet about micro-loans—loans less than \$25,000 made to those who start their own businesses—and how to access them in communities across the country. It can be accessed on the Web at <http://nccic.acf.hhs.gov/poptopics/micro-cc-tip3.html>.

Microenterprise Resources for Programs

This series of resources was developed for the following types of organizations that wish to provide microenterprise and asset building assistance to child care providers and business owners:

- Child Care and Development Fund Administrators
- Child care resource and referral organizations
- Community action agencies
- Community development corporations
- Community development financial institutions
- Credit unions
- Loan funds
- Local, State, or Tribal government agencies
- Microenterprise organizations
- Small business development centers
- Social service organizations
- Women's business centers

Resources for Programs Tip Sheet 1: Microenterprise Development, Micro-Loans, and Individual Development Accounts describes three tools—individual development accounts, microenterprise training and technical assistance, and micro-loans—that can be used to help child care providers and other clients. These tools can help low-income people gain business and financial literacy skills, save money, access funding opportunities, improve their businesses, and increase their overall self-sufficiency. This tip sheet includes an overview of each tool, how to help clients access them in the community, funding opportunities, publications, and other resources. It can be accessed on the Web at <http://nccic.acf.hhs.gov/poptopics/micro-pa-tip1.html>.



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Resources for Programs Tip Sheet 2: *Microenterprise Training Curricula* discusses the importance of providing training and technical assistance about business practices to clients and provides recommendations for how organizations can determine the right microenterprise curriculum for their needs. It also lists both child care microenterprise and general microenterprise curricula available for purchase. It can be accessed on the Web at <http://nccic.acf.hhs.gov/poptopics/micro-pa-tip2.html>.

Coming soon!

Resources for Programs Tip Sheet 3: *Effective Practices* highlights effective training and technical assistance practices utilized by organizations that offer child care microenterprise programs. This tip sheet is designed for organizations interested in helping child care providers and business owners access microenterprise and asset building training, technical assistance, and financial products. It can be accessed on the Web at <http://nccic.acf.hhs.gov/poptopics/micro-pa-tip3.html>.

“Child Care Microenterprise – A Learning Opportunity for Federal Child Care Staff and Partners” Conference Call

In January 2006, the Child Care Bureau sponsored a national technical assistance conference call, “Child Care Microenterprise – A Learning Opportunity for Federal Child Care Staff and Partners.” The conference call [presentation slides](#) and [transcript](#) provide an overview of the Child Care Bureau’s Child Care Microenterprise project; describe three tools—individual development accounts, microenterprise training and technical assistance, and micro-loans—that can be used to help child care providers and other clients; and discuss the project’s resources. Note: Though this call was originally intended for Federal technical assistance partners, its content is applicable to any type of organization that wants to provide microenterprise and asset building assistance to child care providers. The Microsoft PowerPoint presentation is available on the Web at <http://nccic.acf.hhs.gov/poptopics/micro-learning.ppt>, and the transcript is available at <http://nccic.acf.hhs.gov/poptopics/micro-transcript.html>.

The Child Care Bureau does not endorse any organization, publication, or resource.